

Compare plans, estimate costs

3 simple steps to assess your plan options



- Step 1:** Enter the **yearly premium** for the plans you’re comparing. The tool will automatically calculate the monthly premium.
- Step 2:** Next, enter the **deductible, copay/coinsurance and out-of-pocket (OOP) max** for the plans you’re comparing.
- Step 3:** Finally, review the final calculations and costs to see what’s best for you.
- Looking for your premium, deductible, copay/coinsurance and OOP max information?** You can find them in your employer’s summary plan document.

Plans													
Step 1: YEARLY PREMIUM													
Monthly premium (yearly premium \$/12 months)		12			12				12				
Step 2: OTHER COSTS Insert deductible, copay/coinsurance and OOP max amounts below.		In		Out		In		Out		In		Out	
Deductible													
Copay/coinsurance Note: When entering a percentage, enter the decimal point. For example enter 30% as “.30” and not “30.”													
OOP max													
Step 3: NETWORK Review maximum costs below.		In		Out		In		Out		In		Out	
Use only IN-NETWORK providers? This number could decrease depending on how you use your plan.				Maximum cost				Maximum cost				Maximum cost	

- Definitions:**
- Out-of-pocket (OOP) max:** The highest amount you could pay in a given year for services (excludes premium).
- Copay/coinsurance:** The amount you pay per visit or prescription to treat an injury or illness. It typically counts toward your OOP max. Please check plan details and definitions to confirm.
- Deductible:** The amount you pay for services before the plan begins to pay. It typically counts toward your OOP max. Please check plan details and definitions to confirm.
- Premium:** The amount you pay for this plan, regardless of whether services are received.

Other factors include employer health savings account (HSA) or health reimbursement arrangement (HRA) contributions if you select a high-deductible plan (HDHP).

Just remember: The amount you pay could vary with lighter usage (preventive services) or heavier usage (managing a chronic condition).



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